

## ABSTRACT

Provided are a secure data interaction method and system, the method comprising: a terminal scans an intelligent cryptographic device within signal coverage, and acquires the identifier information of the scanned intelligent cryptographic device; the terminal and a background system server authenticate each other, and/or the terminal and the intelligent cryptographic device authenticate each other; the terminal acquires user information corresponding to the intelligent cryptographic device according to the identifier information of the scanned intelligent cryptographic device; and the terminal stores the user information in a pre-established current user list. Thus, the present invention constructs a method system of mutually authenticating the background system server, the terminal and the intelligent cryptographic device, and establishes security channels there between to prevent phishing risks and transaction risks such as transaction information tampering, remote hijacking and middle-man attacks, thus effectively ensuring fund security of a user possessing the intelligent cryptographic device and a merchant possessing the terminal.